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FROM:	Mark A. Haynes/Kathryn Marley	
CLIENT/MATTER:	AIDT 1000-1 (09/706,370)	
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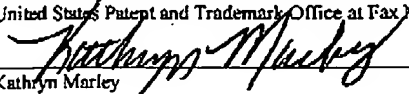
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Application No. 09/706,370

AIDT 1000-1

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I hereby certify that this correspondence is being facsimile  
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Kathryn Marley

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of inventor(s):

**Len L. Mizrah**

Application No. **09/706,370**

Confirmation No. **6463**

Filing Date: **3 November 2000**

Title: **System and Method for Private and  
Secure Financial Transactions**

Group Art Unit: 3624  
Examiner: Ella Colbert

**CUSTOMER NO. 22470**

**MAIL STOP AMENDMENT**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**RESPONSE/AMENDMENT**

Sir:

In response to the Office Action mailed 6 October 2004, Applicant requests the following amendments in the above-referenced application:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Remarks** begin on page 17 of this paper.

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